

*Last updated 31/03/2020*

## **COVID-19 HOUSING & RENT SUPPORT UK**

The global health crisis brought on by the COVID-19 pandemic, has for many people also been a financial crisis. It is not reasonable to ask people to continue to pay for their housing in this time when jobs have been lost and care is not sufficient. Here is some information about the recent changes to the law regarding housing and rental payments, and some options, ideas, and resources for moving through this crisis together.

### **If You're Struggling to Paying Rent to a Private Landlord**

- If you are unable to or decide not to pay your rent during the pandemic you should contact your Landlord. Your landlord may be willing to cut your rent or pause it.
- An example letter can be found at the end of this document.
- Keep accurate documentation of any communications with your landlord while you negotiate.
- If you don't know who your landlord is because you rent through an agency, you can ask the agency to give you the landlords details or check who owns your property on the Land registry website <https://www.land-search-online.co.uk/>
- Landlords can apply to their bank for a mortgage holiday for 3 months if their tenant is unable to pay the rent.

### **What other options are there? And what happens if I don't pay?**

### **Understanding your rights & the New Laws**

#### **Pre-action Protocols**

- If you haven't paid your rent you may be issued a section 8 or a section 12 letter which could result in a court hearing.
- However under the new laws coming in private sector landlords won't be able to take you to court if they haven't complied with the Pre-action protocols.
- The pre-action protocol means landlords have to prove that they have had early communication with tenants around issues they are facing, and work to agree repayment plans for missed rent, before any court action is taken.

## **Eviction Extensions**

- Your landlord must now give you also give you a 3 month notice period before they can apply to court for an eviction, as stated in The Coronavirus bill passed on the 25th of March.
- This applies until the 30th September 2020.

## **Paused Evictions**

- On the 27th March the Government also announced a 90 day pause on all active eviction proceedings.
- New proceedings will be able to recommence on the 25th June if not extended.
- If you are issued a letter with the time and date that a bailiff will be coming round then you can contact a solicitor and fill in a N244 application and asking for a “Stay of eviction” (<https://www.gov.uk/government/publications/form-n244-application-notice>).
- Many bailiffs are not operating you can contact the court issue to find out if they plan to carry out the eviction.
- The halt on eviction proceedings also covers people in temporary accommodation, people with ‘licence agreements’ and people in employment accommodation.

## **Claiming Housing Benefit**

- The Government has increased the maximum amount people can claim for housing costs in their area, so you may be eligible for benefits now even if you've been unsuccessful before.
- If Housing Benefit or Universal Credit doesn't cover all your rent, you may be eligible for discretionary housing payment (DHP).
- A DHP is extra money from your local council to help pay your rent - you don't need to pay it back.
- You need to be getting Housing Benefit or the housing costs part of Universal Credit to get a DHP. You can ask your local council for a DHP claim form.

## **Paying bills**

- If you're struggling to pay your bills, contact your provider directly; they might have schemes in place to support you Eg. a reduced payment or a break in fees, or hardship grants to help you with your bills.

## **What support can you get if you're facing eviction?**

- If your landlord is threatening you with court, contact a solicitor. You may be eligible for free legal aid, find out here: <http://civil-eligibility-calculator.justice.gov.uk/>
- It is a criminal offence for a Landlord to seek to evict a tenant without going to court first.

### **Other Options**

- It is legal to occupy a property without paying in the UK if you have been, or currently are tenants (including sub-tenants) of the property.
- This also applies to people who have, or had, an agreement with someone with a right to the property, Eg. a written document that agrees the occupants can stay for X amount of time.
- You also have rights under Article 10 & 11 of the Human Rights Act, to protest by justifying why the space you are occupying is relevant to your protest, eg. A housing crisis in a global pandemic.
- Tenants in a shared household of friends or family members could agree not to pay rent and in that agreement protect each other from a possible eviction, by exercising their right to protest, against the lack of support offered by the government, as well as navigating the new laws on eviction procedures.
- Tenants in multiple properties, blocks of flats or neighbourhoods that share the same landlord or housing company could organise to agree not to pay rent, even if some can, to prevent the possibility of more vulnerable tenants facing eviction.
- In cases where people may decide to occupy a vacant building, it is legal to enter a non-residential (commercial property) and live there, providing you cause no damage to the property and pay for your own maintenance bills.
- Occupants who enter empty commercial properties should display a legal warning to state to the landlord that LASPO section 144, does not apply to prevent an illegal eviction.
- Though occupations are protected by some laws these options do involve risks, including the police and landlords not respecting your rights.
- However there is strength in numbers and solidarity.

### **Letter to Landlord template:**

*Dear [insert landlord's name]*

*Since March 13, the country has been in a state of emergency because of the COVID-19. The government has advised private landlords and their tenants to work together to arrange new rental agreements to accommodate the financial hardships we are all suffering in this situation. In order to protect the health and housing security of your tenants, we call on you to act now so we will not have to make choices between keeping our loved ones safe and risking our own*

*lives and the lives of other vulnerable, immunocompromised populations in our community. Many of us are out of work, and will not be able to afford our rent payments. We are hard-working people who barely have enough to pay one month's rent at a time. Please consider not collecting this upcoming month's rent in order to prioritize the safety and lives of your tenants.*

*Sincerely,*

*[insert your name, and the names of other neighbors signing on]*

## **Links for support during COVID-19 pandemic**

### **Useful Links**

Support claiming benefit

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Advice for parents and carers

[https://www.nctsn.org/sites/default/files/resources/fact-sheet/outbreak\\_factsheet\\_1.pdf](https://www.nctsn.org/sites/default/files/resources/fact-sheet/outbreak_factsheet_1.pdf)

COVID-19 guidance for drug users

<https://harmreduction.org/miscellaneous/covid-19-guidance-for-people-who-use-drugs-and-harm-reduction-programs/>

Comprehensive information on how to stop the virus spreading

<https://www.flattenthecurve.com/>

Self care when you have COVID19

<https://docs.google.com/document/d/1DioVg-8nu25up0JMdd-w3AsJPY1tl0MsobfG6TzGOws/edit>

Mental health support during COVID

[https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html](https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fmanaging-stress-anxiety.html)

Money saving Experts guide with financial resources

<https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/#children>

Queer care services for LGBTQIA+

<https://www.facebook.com/queercare/>

Uk mutual aid group

<https://www.facebook.com/CovidAidUK/>

List of regional community care groups

<https://freedomnews.org.uk/covid-19-uk-mutual-aid-groups-a-list/>

Find a Foodbank

<https://www.trusselltrust.org/get-help/find-a-foodbank/>

Map of UK independent food banks

<https://www.foodaidnetwork.org.uk/independent-food-banks-map>

**All information is obtained from these sources:**

<http://www.legislation.gov.uk>

<https://www.citizensadvice.org.uk>

[https://england.shelter.org.uk/legal/security\\_of\\_tenure/squatters/](https://england.shelter.org.uk/legal/security_of_tenure/squatters/)

<https://acorntheunion.org.uk/coronavirus-latest-information-for-renters/>

<https://www.squatter.org.uk/for-new-squatters>

[https://cartwrightking.co.uk/areas-of-practice/family-law/legal-aid?gclid=Cj0KCQjw1lv0BRDaARIsAGTWD1t\\_S4Hgek44Puva\\_66su5LUqRhBxmXAnb74rTukWxRbLDhDm5sjDYwaAr6iEALw\\_wcB](https://cartwrightking.co.uk/areas-of-practice/family-law/legal-aid?gclid=Cj0KCQjw1lv0BRDaARIsAGTWD1t_S4Hgek44Puva_66su5LUqRhBxmXAnb74rTukWxRbLDhDm5sjDYwaAr6iEALw_wcB)